

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DANIEL P. HRINDA  
BROOKE M. HRINDA  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.: 11-22561

Chapter 13

RS Document No.: 164

**BY DEFAULT**

ORDER OF COURT

AND NOW, this 2<sup>ND</sup> day of August, 2016, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

**FILED**

AUG 2 2016

CLERK, U.S. BANKRUPTCY COURT  
WEST DIST. OF PENNSYLVANIA

BY THE COURT:

Carla M. Böhm  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 2 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Daniel P. Hrinda  
Brooke M. Hrinda  
DebtorsCase No. 11-22561-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil  
Form ID: pdf900Page 1 of 4  
Total Noticed: 92

Date Rcvd: Aug 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2016.

db/jdb  
cr +Daniel P. Hrinda, Brooke M. Hrinda, 1123 Monongahela Boulevard, White Oak, PA 15131-1523  
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
Pittsburgh, PA 15212-5860

cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)

cr +Wells Fargo Bank, N.A., PO Box 829009, Dallas, TX 75382-9009

13044043 +AES KEYSTONE BEST, c/o AES/PHEAA, P.O. Box 8183, Harrisburg PA 17105-8183

13044042 +AES KEYSTONE REWARDS, c/o AES/PHEAA, P.O. Box 8183, Harrisburg PA 17105-8183

13135901 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147

13068352 +Aes/Keystone, 1200 North 7th Street, Harrisburg, PA 17102-1419

13068353 +Aes/Keystone Best, 1200 North 7th Street, Harrisburg, PA 17102-1419

13068354 +Aes/Pheaa-Keycon, 1200 North 7th Street, Harrisburg, PA 17102-1419

13068355 +Aes/Pnc Natl City, 1200 North 7th Street, Harrisburg, PA 17102-1419

13068356 +Aessuncns, PO Box 2461, Harrisburg, PA 17105-2461

13068357 +American Home Mortgage, 1525 South Belt Line Road, Coppell, TX 75019-4913

13044047 +American Home Mtg Svci, 1525 S Belt Line Rd, Coppell, TX 75019-4913

13044048 Amex, P.O. Box 297871, Fort Lauderdale, FL 33329-7871

13044051 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, PO Box 15102, Wilmington, DE 19886-5102)

13166360 +BANK OF AMERICA, N.A., Et al, BANKRUPTCY DEPARTMENT, BANK OF AMERICA, N.A.,  
7105 CORPORATE DRIVE, PLANO, TX 75024-4100

13044049 +Bac Home Loans Servici, 450 American St, Simi Valley, CA 93065-6285

13068359 +Bac Home Loans Servicing, 450 American Street, Simi Valley, CA 93065-6285

13195831 +Bank of America, N.A. s/b/m/t BAC Home Loans Servi, 7105 Corporate Dr, PTX-B-209,  
Plano, TX 75024-4100

13044072 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Thd/Cbsd, Ccs Gray Ops Center 541 Sid Martin Rd,  
Gray, TN 37615)

13044054 +Chase, 201 N Walnut St # Del-10, Wilmington, DE 19801-2920

13068363 +Chase, 201 North Walnut Street # Del-10, Wilmington, DE 19801-2920

13044056 +Chase, Po Box 15298, Wilmington, DE 19850-5298

13062467 +Chase Auto Finance, P O Box 901032, Ft Worth TX 76101-2032

13080119 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145

13044057 +Cit Bk/Dfs, 12234 N Ih 35 Sb,Bldg B, Austin, TX 78753-1725

13044058 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241

13156236 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street 14th Floor,  
Pittsburgh PA 15219-6101

13190035 Duquesne Light Company, c/o Bernstein Law Firm, P.C., Suite 2200, Gulf Tower,  
Pittsburgh, PA 15219

13183148 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

13183149 ECMC, P.O. Box 75906, St. Paul, MN 55175

13068369 Enterprise Bank, 4091 Mount Royal Boulevard, Allison Park, PA 15101-2917

13058605 +Enterprise Bank, c/o Joseph A. Fidler, Esquire, 4091 Mount Royal Boulevard,  
Allison Park, PA 15101-2917

13068370 +Equitable Gas Bankruptcy Department, 225 North Shore Drive, Second Floor,  
Pittsburgh, PA 15212-5860

13068371 +First National Bank Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363

13098123 +First National Bank of Pennsylvania, Attn Christine A. Lambardo, 4140 East State Street,  
Hermitage PA 16148-3401

13044060 +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363

13068372 First Usa Bank, P. O. Box 8650, Wilmington, DE 19899

13044061 First Usa Bk, Correspondence P. O. Box 8650, Wilmington, DE 19899

13044062 +Ford Cred, Po Box Box 542000, Omaha, NE 68154-8000

13068373 +Ford Credit, Po Box Box 542000, Omaha, NE 68154-8000

13044063 +G Jwl/Cbsd, Po Box 9714, Gray, TN 37615-9714

13068378 +Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539

13044067 Keystone Rewards, 25 High Street, Waynesburg, PA 15370

13068380 Magee-Womens Hospital of UPMC, PO Box 382059, Pittsburgh, PA 15250-8059

13068381 +Martin T. Ansell, t/d/b/a Ted Ansell Excavating, 644 Uschak Road, Derry, PA 15627-3613

13068382 +Mellon Bank, 2 Mellon Bank Center, Room 875, Pittsburgh, PA 15259-0001

13044068 +Mellon Bk, 2 Mellon Bank Center Room 875, Pittsburgh, PA 15259-0001

13068383 +National City, P.O.Box 500/K-A16-2j, Portage, MI 49081-0500

13044069 +Ntl City, P.O.Box 500/K-A16-2j, Portage, MI 49081-0500

13044044 +PHEASS-KEYCON, c/o AES/PHEAA, P.O. Box 8183, Harrisburg PA 17105-8183

13044045 +PNC, c/o AES/PHEAA, P.O. Box 8183, Harrisburg PA 17105-8183

13044070 +Penn State, 308 Shields Bldg, University Par, PA 16802-1220

13068384 +Penn State, 308 Shields Building, University Par, PA 16802-1220

13068385 +Rolf Patberg, Esquire, Deutschtown Center, 801 Vinial Street, Third Floor,  
Pittsburgh, PA 15212-5177

13044071 +S & T Bank, Po Box 190, Indiana, PA 15701-0190

13084467 S&T Bank, c/o John N. McElroy, Grenen & Birsic, P.C., One Gateway Center, Ninth Floor,  
Pittsburgh, PA 15222

13068387 +S&T Bank, 800 Philadelphia Street, Indiana, PA 15701-3908

District/off: 0315-2

User: bsil  
Form ID: pdf900

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Total Noticed: 92

Date Rcvd: Aug 02, 2016

13068388 +Strassburger, McKenna, Gutnick & Gefsky, Attorneys at Law, Four Gateway Center, Suite 2200,  
444 Liberty Avenue, Pittsburgh, PA 15222-1220  
13044073 +Thd/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
13068391 UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980  
13068392 +Verizon, Bankruptcy Department, 3900 Washington Street, Wilmington, DE 19802-2125  
13044075 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
(address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
Frederick, MD 21701)  
13044074 Wells Fargo Bank, Po Box 5445, Portland, OR 97228  
13195627 +Wells Fargo Bank, N.A., 3476 Stateview Blvd, MAC: X7801-014,  
Fort Mill, South Carolina 29715-7203  
13068394 +Wells Fargo Home Mortgage, 3476 Stateview Blvd, Fort Mill, SC 29715-7203  
13068395 +West. PA Womens Healthcare Association, 850 Clariton Boulevard, Suite 3100,  
Pittsburgh, PA 15236-4585  
13044076 +Wfhm, 3476 Stateview Blvd, Fort Mill, SC 29715-7203  
13044077 +Wfnnb/Ny&C, 220 W Schrock Rd, Westerville, OH 43081-2873  
13068396 +Wfnnb/Ny&C, 220 West Schrock Road, Westerville, OH 43081-2873  
13044078 +Wfnnb/Valucityroomstod, 4590 E Broad St, Columbus, OH 43213-1301  
13068397 +Wfnnb/Valucityroomstod, 4590 East Broad Street, Columbus, OH 43213-1301

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr E-mail/Text: bankruptcy.bnc@gt-cs.com Aug 03 2016 02:18:26 GREEN TREE SERVICING LLC,  
PO BOX 6154, RAPID CITY, SD 57709-6154  
cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 03 2016 02:22:05  
Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
cr E-mail/PDF: rmscedi@recoverycorp.com Aug 03 2016 02:22:03  
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
Miami, FL 33131-1605  
13044053 E-mail/PDF: gecscdi@recoverycorp.com Aug 03 2016 02:11:18 Care/Gemb, Po Box 981439,  
El Paso, TX 79998-1439  
13044055 +E-mail/Text: bk.notifications@jpmchase.com Aug 03 2016 02:18:28 Chase, 2000 Marcus Avenue,  
New Hyde Park, NY 11042-1069  
13068368 E-mail/Text: mrdiscen@discover.com Aug 03 2016 02:18:14 Discover Financial Services Llc,  
Po Box 15316, Wilmington, DE 19850  
13044059 +E-mail/Text: mrdiscen@discover.com Aug 03 2016 02:18:14 Discover Fin Svcs Llc,  
Po Box 15316, Wilmington, DE 19850-5316  
13433392 E-mail/PDF: gecscdi@recoverycorp.com Aug 03 2016 02:11:17 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
13100502 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 03 2016 02:11:26 GE Money Bank,  
c/o B-Line, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
13044064 +E-mail/PDF: gecscdi@recoverycorp.com Aug 03 2016 02:11:17 Gemb/Care Credit, Po Box 981439,  
El Paso, TX 79998-1439  
13044065 E-mail/PDF: gecscdi@recoverycorp.com Aug 03 2016 02:11:18 Gemb/Jcp, Po Box 984100,  
El Paso, TX 79998  
13068376 E-mail/PDF: gecscdi@recoverycorp.com Aug 03 2016 02:10:37 Gemb/Jcpenny, Po Box 984100,  
El Paso, TX 79998  
13685836 E-mail/Text: bankruptcy.bnc@gt-cs.com Aug 03 2016 02:18:26 Green Tree Servicing, LLC,  
PO BOX 0049, Palatine, IL 60055-0049, Telephone number: 888-298-7785  
13044066 +E-mail/Text: ebnsterling@weltman.com Aug 03 2016 02:18:28 Kay, 375 Ghent Rd.,  
Akron, OH 44333-4600  
13620092 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 03 2016 02:22:26 Midland Funding LLC,  
by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
13294302 +E-mail/Text: bknotice@ncmlc.com Aug 03 2016 02:18:57 National Capital Management, LLC.,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
13155643 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 03 2016 02:10:00  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541  
13627504 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 03 2016 02:11:21  
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
13433393 E-mail/PDF: rmscedi@recoverycorp.com Aug 03 2016 02:11:26  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
cr BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC H  
cr Bank of America, N.A.  
cr Duquesne Light Company  
cr Green Tree Servicing LLC, as authorized servicer f  
cr S&T Bank  
13044046 Aescnsasst

District/off: 0315-2

User: bsil  
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Total Noticed: 92

Date Rcvd: Aug 02, 2016

cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
cr\* Enterprise Bank, 4091 Mount Royal Boulevard, Allison Park, PA 15101-2917  
cr\* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,  
Memphis, TN 38125-1741  
cr\* +PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
cr\* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067  
13064130\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: FIA Card Services, NA as successor in interest to,  
Bank of America NA and MBNA America Bank, PO Box 15102, Wilmington, DE 19886-5102)  
13068389\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Thd/Cbsd, Ccs Gray Ops Center, 541 Sid Martin Road,  
Gray, TN 37615)  
13183150\* ECMC, P.O. Box 75906, St. Paul, MN 55175  
13184517\* ECMC, P.O. Box 75906, St. Paul, MN 55175  
13068377\* +Kay, 375 Ghent Road, Akron, OH 44333-4600  
13653227\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
Lewisville, TX 75067)  
13044050 ###Bank Of America, Po Box 17054, Wilmington, DE 19850-7054  
13044052 ###Bk Of Amer, Po Box 17054, Wilmington, DE 19850-7054  
13173664 ##VERIZON WIRELESS, PO BOX 3397, BLOOMINGTON, IL 61702-3397

TOTALS: 7, \* 12, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 04, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 2, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Bank of America, N.A. agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com  
Ann E. Swartz on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for  
Fannie Mae, as owner and holder of account/contract originated by Green Point Mortgage Funding,  
Inc. ecfmail@mwc-law.com  
Celine P. DerKrikorian on behalf of Creditor Green Tree Servicing LLC, as authorized servicer  
for Fannie Mae, as owner and holder of account/contract originated by Green Point Mortgage  
Funding, Inc. ecfmail@mwc-law.com  
Hilary B. Bonial on behalf of Creditor Wells Fargo Bank, N.A. notice@bkcyllaw.com  
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com  
John N. McElroy on behalf of Creditor S&T Bank jmcclroy@grenenbirsic.com,  
mcpupec@grenenbirsic.com  
Joseph A. Fidler on behalf of Creditor Enterprise Bank jfidler@enterprisebankpgh.com  
Joseph P. Schalk on behalf of Creditor Nationstar Mortgage, LLC. pawb@fedphe.com,  
joseph.schalk@phelanhallinan.com  
Lawrence W. Willis on behalf of Debtor Daniel P. Hrinda help@urfreshstrt.com,  
urfreshstrt@gmail.com  
Lawrence W. Willis on behalf of Joint Debtor Brooke M. Hrinda help@urfreshstrt.com,  
urfreshstrt@gmail.com  
Marisa Myers Cohen on behalf of Creditor BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC  
HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P. mcohen@mwc-law.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Joint Debtor Brooke M. Hrinda ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Debtor Daniel P. Hrinda ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com

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Form ID: pdf900

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Total Noticed: 92

Date Rcvd: Aug 02, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court  
rive.com  
Robert P. Wendt on behalf of Creditor Bank of America, N.A. pawb@fedphe.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
Stuart I. Seiden on behalf of Creditor Wells Fargo Bank, N.A. sseiden@parkermccay.com,  
BKcourtnotices@parkermccay.com

TOTAL: 19